CERTIFICATE OF MAILING

I certify that this document is being deposited with the U.S. Postal Service as First Class Mail under 37 C.F.R. 1.8 and is addressed to the Commissioner for Patents, PO Box 1450, Alexandria, VA 22313-1450.

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Signature of Person Mailing Correspondence

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Applicant(s):

Beenau, et al.

Docket No.:

60655.5500

Serial No.:

10/708,550

Group Art Unit:

TBA

Filed:

March 10, 2004

Examiner:

TBA

Title:

SYSTEMS AND METHODS

Confirmation No.:

2549

FOR PROVIDING A RF TRANSACTION DEVICE OPERABLE TO STORE MULTIPLE DISTINCT

ACCOUNTS

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Commissioner For Patents PO Box 1450 Alexandria, VA 22313-1450

Commissioner:

In accordance with the duty of disclosure under 37 C.F.R. §1.56 and pursuant to 37 C.F.R., §§1.97 and 1.98, Applicant hereby notifies the U.S. Patent and Trademark Office of the documents listed on the attached Form PTO/SB/08A. One copy of each cited document is submitted herewith. Applicant respectfully submits that all pending claims are patentable over the foregoing references, alone or in combination. The Examiner is requested to initial the enclosed Form PTO/SB/08A and return a copy thereof to the undersigned.

The items listed on Form PTO/SB/08A may be deemed to be pertinent to the above-identified application and are made of record to assist the Patent and Trademark

Office in its examination of this application. The Examiner is respectfully requested to fully consider the items and to independently ascertain their teaching.

The submission of the listed documents is not intended as an admission that any such document constitutes prior art against the claims of the present application. Applicants reserve the right to dispute any of the listed documents as prior art during examination. Further, Applicants do not waive any right to take any action that would be appropriate to antedate or otherwise remove any listed document as a competent reference against the claims of the present application. Furthermore, the submission of this Information Disclosure Statement is not to be construed as a representation that a search has been made or that no other material information may exist.

1. []	For each of the following items listed on the enclosed copy of Form PTO/SB/08A
	that is not in the English language, an English language translation of that item or
	a portion thereof or a concise explanation of the relevance of that item is
	enclosed:

- 2. [X]Any copy of the items listed on the enclosed copy of Form PTO/SB/08A that is not enclosed with this Information Disclosure Statement was previously cited by or submitted to the Patent and Trademark Office in the prior [X] Parent Application, [] Continuation, [] Divisional or [] Continuation-In-Part application under 37 C.F.R. §1.97, U.S. Serial No. 10/192,488 __, filed __July 9, 2002 __.
- 3. [X] No fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with:
 - [] 37 C.F.R. §1.97(b)(1), within three months of the filing date of the above-identified application.
 - [] 37 C.F.R. §1.97(b)(2), within three months of the date of entry into the national stage as set forth in §1.491 in an international application.
 - [X] 37 C.F.R. §1.97(b)(3), before the mailing date of a first Office action on the merits.
- 4. [] No fee is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement since it is being filed in compliance with 37 C.F.R. §1.97(c), after the period specified in paragraph 3 above but before the mailing date of a final action or a Notice of Allowance (where there has been no prior final action), and is accompanied by one of the certifications pursuant to 37 C.F.R. §1.97(e) set forth in paragraph 8 below.

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since specif	is due under 37 C.F.R. §1.17(p) for this Information Disclosure Statement it is being filed in compliance with 37 C.F.R. §1.97(c), after the period ied in paragraph 3 above but before the mailing date of a final action or a of allowance (where there has been no prior final action):				
[]	A check in the amount of \$180.00 is enclosed in payment of the fee.				
	Charge the fee to Deposit Account No. 19-2814. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.				
since of a fir	is due under 37 C.F.R. §1.17(i)(1) for this Information Disclosure Statement it is being filed in compliance with 37 C.F.R. §1.97(d), after the mailing date hal action or a notice of allowance, whichever comes first, but before ent of the issue fee, and is accompanied by:				
a.	one of the certifications pursuant to 37 C.F.R. §1.97(e) set forth in paragraph 8 below; and				
b.	the attached petition requesting consideration of this Information Disclosure Statement; and				
C.	the fee due under 37 C.F.R. §1.17(i)(1) which is paid as set forth in paragraph 9 below.				
A fee is due under 37 C.F.R. §1.17(i)(1) for this Information Disclosure Statements since it is being filed in compliance with:					
a. []	37 C.F.R. §1.313(b)(3), after the issue fee has been paid and information cited in this Information Disclosure Statement may render at least one claim unpatentable and is accompanied by the attached Petition To Withdraw Application From Issue;				
b. []	37 C.F.R. §1.313(b)(5), after the issue fee has been paid and information cited in this Information Disclosure Statement is to be considered in a Continuation application upon abandonment of the instant application and is accompanied by the attached Petition To Withdraw Application From Issue.				
C.	The fee due under 37 C.F.R. §1.17(i)(1) is paid as set forth in paragraph 9 below.				
Disclo in a co	by certify that each item of information contained in this Information sure Statement was cited in a communication from a foreign patent office bunterpart foreign application not more than three months prior to the filing Information Disclosure Statement.				
	by certify that no item of information in the Information Disclosure nent filed herewith was cited in a communication from a foreign patent				
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office in a counterpart foreign application or, to my knowledge after making reasonable inquiry, was known to any individual designated in §1.56(c) more than three months prior to the filing of this Information Disclosure Statement.

- 9. [] A check in the amount of \$180.00 is enclosed in payment of the fee due under 37 C.F.R. §1.17(p).
 - [] Charge the fee due under 37 C.F.R. §1.17(i)(1) to Deposit Account No. 19-2814. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.
 - [X]The Commissioner is hereby authorized to charge any additional fees which may be required for this Information Disclosure Statement, or credit any overpayment to Deposit Account No. 19-2814. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.

Howard I. Sobelman Registration No. 39,038

Respectfully submitted,

Snell & Wilmer

Snell & Wilmer L.L.P.

One Arizona Center 400 E. Van Buren

Phoenix, Arizona 85004-2202

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Email: hsobelman@swlaw.com

Substitute for form	1449A/PTO	Complete if Known		
11150511	TION DIGGL COURT	Application Number	10/708,550	
INFORMA	ATION DISCLOSURE	Filing Date	March 10. 2004	
STATEM	ENT BY APPLICANT	First Named Inventor	Blayn Beenau, et al.	
		Art Unit	TBA	
(use as	many sheets as necessary)	Examiner Name	TBA	
Sheet	of	Attorney Docket Number	60655,/5500	

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	U.S. PATENT DOCUMENTS								
Examiner İnitials	Cite No. ¹	Document Number Number Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear				
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Examiner Initials	Cite No. ¹	Foreign Patent Document Office ³ Number ⁴ Kind ⁵ (if known)		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T-6	
		СН	CH689070		08/31/1998	Peter Bresch		
	EP 0 358 525		A2	03/14/1990	W&T Avery Limited			
	EP 0 424 726 A1		10/10/1990	Angewandte Digital Elec.				
		PCT WO 99/03057 A1		Al	01/21/1999	Robert E. Dorf		
		EP	EP 0 933 717	A2	08/04/1999	Citicorp Development Center		
	:	EP	EP 0 956 818	Al	11/17/1999	Citicorp Development Center		
		EP	EP 0 959 440	A2	11/24/1999	Citicorp Development Center		
	JP 2000-1109 A		01/14/2000	Citicorp Development Center				
		JP	2000015288	Α	01/18/2000	Hitachi Plant Eng & Constr		
		JP	2000-40181	A	02/08/2000	Unknown		

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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

Substi	NFORMATION DISCLOSURE TATEMENT BY APPLICANT		Complete if Known		
			Application Number	10/708,550	
INF	ORMATION L	DISCLOSURE	Filing Date	March 10, 2004	
ST	ATEMENT BY	APPLICANT	First Named Inventor	Blayn Beenau, et al.	
			Art Unit	TBA	
	(use as many sheet	s as necessary)	Examiner Name	TBA	
Sheet		of	Attorney Docket Number	60655.5500	

				U.S. PAT	ENT DOCUMENTS	
Examiner Initials*	Cite No. ¹	Document Number	Number Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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Initials		Office ³	Number ⁴	Kind ⁵ (if known)	MM-DD-YYYY	Applicant of Cited Document	Passages or Relevant Figures Appear	T ₆
		PCT	WO 00/10144	Al	02/24/2000	3M Innovative Properties Co		
	JP 200067312 A		A	03/03/2000	IBM			
		EP EP 0 984 404 A2		03/08/2000	IBM			
		PCT	WO 00/38088	Al	06/29/2000	John Klayh		
		EP	EP 1 016 947	A2	07/05/2000	Texas Instruments Inc.		
		JP	2000207641	Α	07/28/2000	NCR International Inc		
	EP EP 1 039 403 A2		A2	09/27/2000	Citicorp Development Center			
	,	JP	2001-5931	Α	01/12/2001	Unknown		
		PCT	WO 01/04825	Al	01/18/2001	Intermec IP Corp.		
		PCT	WO 01/15098	A1	03/01/2001	Gamut Interactive		

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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. Applicant's unique citation designation number (optional). See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. The Indication of the year of the reign of the Emperor must precede the serial number of the patent document. Skind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. Applicant is to place a check mark here if English language Translation is attached.

Substitute for for	rm 1449A/PTO	Со	mplete if Known	
		Application Number	10/708,550	-
INFORM	IATION DISCLOSURE	Filing Date	March 10, 2004	
STATEN	IENT BY APPLICANT	First Named Inventor	Blayn Beenau, et al.	
		Art Unit .	TBA	
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Examiner Initials*	Cite No. ¹	Document Number Number Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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Examiner Initials	Cite No. ¹	Office ³	Number⁴	Kind ⁵ (if known)	MM-DD-YYYY	Applicant of Cited Document	Passages or Relevant Figures Appear	T ⁶
		PCT	WO 01/15098	Al	03/01/2001	Gamut Interactive		
	EP EP 1 104 909 A2 06/06/2001 Smartel S.P.A		Smartel S.P.A.					
		PCT	WO 01/43095	A2	06/14/2001	Intermec IP Corp.		
		EP	EP 1 113 387	A2	07/04/2001	Schlumberger Systemes		
		PCT	Wo 01/72224	Al	10/04/2001	Wolf Fernlund		
		JP	2001283122	Α	10/12/2001	Dainippon Printing Co., Ltd.		
		PCT	WO 01/77856	Al	10/18/2001	Brightstreet.com Inc.		
		PCT	WO 01/80473	A2	10/25/2001	Sony Electronics, Inc.		
		PCT	WO 01/86535	Al	11/15/2001	Cadmus Technology Ltd.		
	PCT WO 01/90962 A1		11/29/2001	Grosvenor Leisure Inc.				

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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. Applicant's unique citation designation number (optional). See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. Senter Office that issued the document, by the two-letter code (WIPO Standard ST.3). For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. Applicant is to place a check mark here if English language Translation is attached.

Substitute for form	1449A/PTO ·	Co	Complete if Known		
		Application Number	10/708.550		
INFORM	ATION DISCLOSUR	Filing Date	March 10, 2004		
STATEM	ENT BY APPLICAN	First Named Inventor	Blavn Beenau, et al.		
		Art Unit	TBA		
(use as	many sheets as necessary)	Examiner Name	ТВА		
Sheet	of	Attorney Docket Number	60655.5500		

	U.S. PATENT DOCUMENTS										
Examiner Initials*	Cite No. ¹	Document Number Number Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear						
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		PCT	WO 01/95243	A2	12/13/2001	Battelle Memorial Institute		
		PCT	WO 02/01485	Al	01/03/2002	Smartclic Corporation		
		PCT	WO 02/13134	A2	02/14/2002	Medmicrochip LC		
		PCT	WO 02/21903	A1	03/21/2002	Mario Witte		
	****	EP	EP 1 199 684	A2	04/24/2002	Marconi Commerce Systems		
	• • • • • • • • • • • • • • • • • •	PCT	WO 02/063545	A2	08/15/2002	Sensormatic Electronics Corp		
		PCT	WO 02/065246	A2	08/22/2002	Stockback Holdings, Inc.		
		PCT	WO 02/065404	A2	08/22/2002	Stuart Williams		
		PCT	WO 02/069221	Al	09/06/2002	Frequency Marketing, Inc.		
	····	PCT	WO 02/073512	A1	09/19/2002	3M Innovative Properties Co.		

Examiner	Date	
Signature	Considered	

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Substitute for form	n 1449A/PTO	Со	Complete if Known		
	. T.O D.O O D.	Application Number	10/708,550		
INFORMA	ATION DISCLOSURE	Filing Date	March 10, 2004		
STATEM	ENT BY APPLICANT	First Named Inventor	Blayn Beenau, et al.		
		Art Unit	TBA		
(use as	many sheets as necessary)	Examiner Name	TBA		
Sheet	of	Attorney Docket Number	60655.5500		

				U.S. PATE	ENT DOCUMENTS	
Examiner Initials	Cite No. ¹	Document Number	Number Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
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Examiner Initials*	Cite No.1	Foreign Patent Document Office ³ Number ⁴ Kind ⁵ (if known)		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶	
		EP	EP 1 251 450	A1	10/23/2002	NCR International Inc.		
		PCT	WO 02/086665	A2	10/31/2002	United States Postal Service		
	•	PCT	WO 02/091281	A2	11/14/2002	Outsite Networks Inc.		
		PCT	WO 02/097575	A2	12/05/2002	American Express TRS Co.		
		PCT	WO 02/101670	A2	12/19/2002	3M Innovative Properties		
	, ,							

Examiner	Date	
Signature	Considered	

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Substitu	te for form 1449B/PTO	Complete if Known		
		Application Number	10/708,550	
INFO	DRMATION DISCLOSURE	Filing Date	March 10, 2004	
STA	TEMENT BY APPLICANT	First Named Inventor	Blayn Beenau, et al.	
O 171		Art Unit	TBA	
	(use as many sheets as necessary)	Examiner Name	TBA	
Sheet	of	Attorney Docket Number	60655.5500	

	OTHER PRIOR ART NON PATENT LITERATURE DOCUMENTS				
Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²		
		"What's New: Timex Watch Features Speedpass System", http://www.speedpass.com/news/article.jsp?id=51 (1 page)			
		"Physical Reality: A Second Look", Ken Sharp, Senior Technical Editor, http://www.idsystems.com/reader/1999_03/phys0399_pt2/phys0399_pt2.htm (6 pages)			
		"Magic Wands' to Speed Mobile Sales", BobBrewin, Jan. 15, 2001, http://www.computerworld.com/mobiletopics/mobile/story/1,10801,563300.html (4 pages)			
		"Mobile Speedpass Goes GLobal as Mobil Singpaore Rolls Out Asia's First RFID-Based Pay-At-The-Pump System", Press Release, April 5, 1999, http://www.ti.com/tiris/docs/news_releases/rel12.htm (3 pages)			
		"Speedpass Unleashed", June 4, 2002, http://www.cardweb.com/cardtrak/news/cf2_20a_97.html (2 pages)			
		Prophecy Central Update #9, October 10, 1997, http://www.bible-prophecy.com/pcu9.htm (5 pages)			
		International newsletter of the TI RFID Group, Issue 20, 2000 (12 pages)			
1121		"CES: Microsoft's SPOT Technology has Humble Origins", by James Niccolai, January 10, 2003, http://archive.inforworld.com/articles/hn/xml/03/01/10/030110hnsport.xml?s=IDGNS (3 pages)			
		"Microsoft: See SPOT Run On Your Wrist", by Richard Shim, June 5, 2003, http://news.com.com/2100-1041_3-1013442.html?tag=fd_top(1 page)			
		"Networking: Microsoft SPOT", by Jeremy A. Kaplan, July 1, 2003, http://www.pcmag.com/print_article/0,3048,a=43561,00.asp (2 pages)			
		"Microsoft Launches Smart Personal object Technology Initiative", Press Release from COMDEX Fall 2002, November 17, 2002, http://www.Microsoft.com/presspass/features/2002/nov02/11-17SPOT.asp (4 pages)			

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^{*}EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 120 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Substitu	Substitute for form 1449B/PTO		Complete if Known		
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)			Application Number	10/708,550	
			Filing Date	March 10, 2004	
			First Named Inventor	Blavn Beenau, et al.	
			Art Unit	TBA	
			Examiner Name	TBA	
Sheet	of		Attorney Docket Number	60655.5500	

		Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the	
xaminer nitials*	Cite No. ¹	item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T
		"Bank Extends RFID Payment Pilot: Bank of America will continue to tests its QuickWave RFID payment card for another three months", RFID Journal, 01/23/2003	
		"MasterCard to Test RFID Card: Pilot will test whether consumers, merchants and credit card issuers value "contactless payments", RFID Journal, 12/20/2002	
		"Vendors Target Amusement Parks: Protecting children and enabling cashless payments make RFID an appealing option for the entertainment industry", RFID Journal, 11/27/2002	
		"Inside's Next-Gen Smart Card: The French company plans to introduce an RFID card that uses a 16-bit microprocessor and new encryption technology", RFID Journal, 10/29/2002	
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Examiner	Date	•
Signature	Considered	

^{*}EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 120 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

Substitute for fo	rm 1449R/PTO	Cor	Complete if Known		
		Application Number	10/708,550		
INFORM	NATION DISCLOSU	RE Filing Date	March 10, 2004		
STATE	MENT BY APPLICA	NT First Named Inventor	Blayn:Beenau, et al.		
OIAILI		Art Unit	TBA		
(us	se as many sheets as necessary)	Examiner Name	TBA		
Sheet	of	Attorney Docket Number	60655.5500		

OTHER PRIOR ART NON PATENT LITERATURE DOCUMENTS					
Examiner Initials*	Cite No.1				
		Functional Specification, Standard Card IC MF1 IC S50, Philips Semiconductors, Product Specification Rev. 5.1 May 2001			
		•			
		•			
Examiner Signature	r	Date Considered			

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office in Becounterpart foreign application or, to my knowledge after making reasonable inquiry, was known to any individual designated in §1.56(c) more than three months prior to the filing of this Information Disclosure Statement.

- 9. [] A check in the amount of \$180.00 is enclosed in payment of the fee due under 37 C.F.R. §1.17(p).
 - [] Charge the fee due under 37 C.F.R. §1.17(i)(1) to Deposit Account No. 19-2814. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.
 - [X] The Commissioner is hereby authorized to charge any additional fees which may be required for this Information Disclosure Statement, or credit any overpayment to Deposit Account No. 19-2814. A DUPLICATE COPY OF THIS SHEET IS ATTACHED.

Dated: 3/17/04

Howard I. Sobelman Registration No. 39,038

Respectfully submitted,

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